



PATENT & TRADEMARK
OIP E, JC67
FEB 10 2004
PATENT-0002

09/516564
#7
RECEIVED

FEB 13 2004

PATENT

Technology Center 2100

Computer Security Protection for Responsive Action to ATM Transactions and other Security Accesses Made Under Duress

Field of the Invention

A computer security protection for responsive action
5 to ATM transactions and other security accesses made under duress, referred to herein as ATM/ALERT, is provided for use with different types of identification including, but not limited to personal identification numbers or PIN numbers, iris scans, thumb prints and/or facial scans.

10 **Description of Related Art**

U.S. Patent 5,354,974 discloses an ATM machine with a computer which receives a PIN, determines if the PIN is an alternate PIN from the user which is under duress and activates an alarm if it is an alert PIN. The system can
15 require two forms of identification.

Summary of the Invention

An object of the present invention is to provide computer security protection for ATM transactions and other security accesses comprising an ATM/ALERT system which
20 interacts with established software to recognize a valid identification which will then allow the requested action to occur via the established software and an alert signal issued by the user who is under duress which will then activate security measures such as a silent alarm or
25 another appropriate action via the established software.

Brief Description of the Drawings

Figure 1 provides a schematic flowchart of exemplary steps of one embodiment of an ATM/ALERT system of the

present invention.

Detailed Description of the Invention

The present invention relates to computer security protection for responsive action to ATM transactions and
5 other security accesses referred to herein as the ATM/ALERT system. The ATM/ALERT system of the present invention has two functions. The system recognizes a valid identification which will then allow the requested action, e.g. an ATM transaction, access to a secured area, etc. to
10 occur. The system also recognizes an alert signal issued by the user who is under duress which will then activate security measures such as a silent alarm or another appropriate action. In some embodiments, the requested function is allowed to prevent a warning that the alarm has
15 been activated.

To use the ATM/ALERT system, at least two types of identification methods are required, a valid identification method and an alert signal. Exemplary identification methods include, but are not limited to, PIN numbers, iris
20 scans, thumb prints and facial scans. These two identification methods may be any two methods, not necessarily the same. For example, a valid identification might be an iris scan that could be combined with the alert signal generated by the entering of an alert PIN number.
25 Additional examples are discussed in the Examples section herein.

Selection of type of identification, appropriate action and so forth are the choice of the user company or network and may even vary from user to user.

30 As schematic flow chart of an exemplary ATM/Alert system of the present invention is depicted in Figure 1. As shown in Figure 1, in this embodiment, the ATM/ALERT system is initiated by insertion of the ATM card and pressing of a start button or key. Identification, such as

in the form of a personal identification number or PIN number, iris scan, thumb print or facial scan is then entered. This is referred to herein as the first-time entry of identification. The system then determines if the
5 first-time entry of identification is recognizable as belonging to an individual. Both valid identification and alert signals must pass this test. Otherwise a standard error routine is performed and re-entry of the first-time entry of identification is required. If the system
10 determines that the first-time entry of identification is recognizable as belonging to an individual then it determines whether the first-time entry of identification is a valid identification or an alert signal. If the first-time entry of identification is an alert signal, the
15 system performs alert procedures such as signaling the performance of an alarm. In a preferred embodiment, the alarm is silent. The system then moves on to normal procedures of performing the requested actions to give the appearance of normal conditions. If the first-time entry
20 of identification is a valid identification the system determines if a second-entry of identification is required in the user profile. If a second entry of identification is not required, the system performs the action requested. For example, the ATM transaction proceeds or entry through
25 a security door is permitted. If a second-entry of identification is required, the steps of identification entry and assessment of valid identification versus alert signal are repeated. As shown in Figure 1, in this embodiment, the ATM/ALERT system also has the capabilities
30 of performing a second request such as another ATM transaction and performing associated closing actions such as an audit log recording or a security log entry.

Depending on the method of providing identification, the first-entry of identification may be sufficient to
35 provide a valid identification or an alert signal. For

example, if two PIN numbers are used, one for valid identification and the other for an alert signal, the first-time entry of a PIN number would be sufficient to determined if this is a valid identification or the alert
5 signal and the second-time entry would not be needed.

However, in some embodiments, the first-time entry of identification such as an iris scan may not by itself have enough ability to signal a valid identification versus an alert condition. In these embodiment, a second-time entry
10 of another identification such as PIN number may also be required to signal the status. A valid iris scan combined with a valid PIN number would grant the requested action, while a valid iris scan combined with an alert PIN number would signal the alert status. Thus, in some embodiments
15 of the present invention a second identification is required as part of the ATM/ALERT system.

ATM/ALERT is coded in two main-frame languages, COBOL and Assembler. However, it is easily translatable into any other media including coding for the P/C environment.

20 The ATM/ALERT system of the present invention performs "traffic control" for most of the already-in-place computer activity. The system goes back and forth with functions such as acquiring the identification and checking for valid identification versus alert signals with the
25 established software. Then the valid identification versus alert signal status indication is passed from the established software back to the ATM/ALERT which will make the determination of returning control to the established function to allow the requested action or notifying the
30 established software to activate the appropriate alert action. ATM/ALERT traffic control functions could also be incorporated directly into the already established software coding with little effort.

The following nonlimiting examples are provided to
35 further illustrate the present invention.

Example 1: First-time entry of PIN number

A PIN number is used for the first-time entry of identification. It would be checked against two PIN numbers, one valid and the other an alert signal to
5 determine status. If a valid number, the requested action is performed. If it is the alert number, the alert action is performed. In this example only a first-time entry of identification is needed.

Example 2: First-time entry of Iris Scan

10 An iris scan is used for the first-time entry of identification. If there is the possibility of being able to use both the left and the right eye for different iris scans, then the right eye can be used for the first-time entry of valid identification and the left eye used for the
15 alert signal or vice versa. In this example both the valid identification and the alert signal can be identified by the same method of the iris scan. Similar to Example 1, in this example only first-time entry of identification is needed.

20 Example 3: Iris Scan and PIN Number

An iris scan can be used for the first-time entry of identification. When there is not the possibility of using both eyes as in example 2, second-time entering of identification may be required either as a valid second-
25 time entry of identification or as an alert signal. For example second-time entry of a PIN number can serve as additional validation or an alert signal. In this example, an indicator would be in the user profile to signal that a second-time entry of identification is required.

30 Example 4: Facial Scans

Indication of a requirement for the need for a

second-time entry of identification may also be appropriate when a facial scan is used for first-time entry of identification. In this situation, a second-time entry of identification would be required. The second-time entry of
5 identification could include entering of a valid PIN number or an alert signal or a thumb print (right for valid, left for alerts, or vice versa).